

# Uitruil van levenslang ouderdomspensioen naar tijdelijk partnerpensioen

Uitruil van naar tijdelijk partnerpensioen op de ontslagdatum gebeurt op basis van sekseneutrale, collectief gelijkwaardige uitruilfactoren. De factoren zijn berekend op basis van gelijkblijvende pensioenen. Als er sprake is van uitruil van/naar een pensioen met een meeverzekerde (vaste) stijging dient contact opgenomen te worden met het actuaariaat.

Tabel: ruifactoren te verkrijgen tijdelijk partnerpensioen (OVPTLB) per eenheid uit te levenslang ouderdomspensioen op ontslagdatum.

| Leeft.<br>dlnmr | Pensioenleeftijd |        |        |        |        |        |       |       |       |       |       |       |       |       |
|-----------------|------------------|--------|--------|--------|--------|--------|-------|-------|-------|-------|-------|-------|-------|-------|
|                 | 60               | 61     | 62     | 63     | 64     | 65     | 66    | 67    | 68    | 69    | 70    | 71    | 72    | 73    |
| 15              | 15,102           | 13,382 | 11,918 | 10,563 | 9,376  | 8,303  | 7,350 | 6,474 | 5,703 | 5,006 | 4,395 | 3,842 | 3,343 | 2,904 |
| 16              | 15,287           | 13,557 | 12,073 | 10,706 | 9,503  | 8,421  | 7,455 | 6,572 | 5,791 | 5,088 | 4,468 | 3,908 | 3,403 | 2,958 |
| 17              | 15,440           | 13,703 | 12,195 | 10,820 | 9,601  | 8,514  | 7,535 | 6,645 | 5,858 | 5,149 | 4,520 | 3,955 | 3,446 | 2,997 |
| 18              | 15,664           | 13,914 | 12,387 | 10,996 | 9,763  | 8,663  | 7,671 | 6,771 | 5,973 | 5,255 | 4,616 | 4,042 | 3,526 | 3,069 |
| 19              | 15,750           | 13,999 | 12,443 | 11,051 | 9,800  | 8,701  | 7,698 | 6,795 | 5,993 | 5,274 | 4,627 | 4,053 | 3,534 | 3,076 |
| 20              | 16,122           | 14,347 | 12,781 | 11,357 | 10,094 | 8,970  | 7,949 | 7,030 | 6,210 | 5,475 | 4,815 | 4,222 | 3,691 | 3,218 |
| 21              | 16,386           | 14,586 | 12,990 | 11,559 | 10,274 | 9,141  | 8,103 | 7,173 | 6,343 | 5,597 | 4,925 | 4,325 | 3,784 | 3,302 |
| 22              | 16,605           | 14,785 | 13,173 | 11,726 | 10,436 | 9,285  | 8,237 | 7,298 | 6,455 | 5,698 | 5,020 | 4,411 | 3,862 | 3,374 |
| 23              | 16,789           | 14,964 | 13,330 | 11,870 | 10,560 | 9,399  | 8,343 | 7,391 | 6,542 | 5,778 | 5,092 | 4,476 | 3,922 | 3,428 |
| 24              | 16,912           | 15,052 | 13,420 | 11,936 | 10,616 | 9,448  | 8,385 | 7,429 | 6,576 | 5,804 | 5,115 | 4,495 | 3,938 | 3,443 |
| 25              | 17,059           | 15,180 | 13,530 | 12,042 | 10,711 | 9,527  | 8,457 | 7,492 | 6,630 | 5,857 | 5,162 | 4,537 | 3,975 | 3,474 |
| 26              | 17,184           | 15,285 | 13,618 | 12,110 | 10,768 | 9,585  | 8,501 | 7,532 | 6,665 | 5,885 | 5,186 | 4,557 | 3,992 | 3,490 |
| 27              | 17,340           | 15,418 | 13,736 | 12,213 | 10,860 | 9,664  | 8,574 | 7,593 | 6,718 | 5,931 | 5,228 | 4,594 | 4,025 | 3,519 |
| 28              | 17,429           | 15,500 | 13,788 | 12,250 | 10,888 | 9,680  | 8,585 | 7,599 | 6,723 | 5,931 | 5,225 | 4,589 | 4,019 | 3,511 |
| 29              | 17,504           | 15,552 | 13,821 | 12,281 | 10,900 | 9,684  | 8,584 | 7,590 | 6,708 | 5,916 | 5,208 | 4,571 | 4,001 | 3,493 |
| 30              | 17,627           | 15,651 | 13,900 | 12,344 | 10,951 | 9,726  | 8,609 | 7,614 | 6,725 | 5,928 | 5,215 | 4,577 | 4,004 | 3,494 |
| 31              | 17,769           | 15,751 | 13,990 | 12,407 | 11,002 | 9,762  | 8,642 | 7,634 | 6,740 | 5,937 | 5,224 | 4,581 | 4,006 | 3,495 |
| 32              | 17,903           | 15,869 | 14,074 | 12,476 | 11,057 | 9,806  | 8,673 | 7,660 | 6,758 | 5,952 | 5,232 | 4,586 | 4,009 | 3,496 |
| 33              | 18,073           | 15,994 | 14,189 | 12,562 | 11,128 | 9,865  | 8,725 | 7,698 | 6,793 | 5,977 | 5,254 | 4,604 | 4,023 | 3,506 |
| 34              | 18,282           | 16,166 | 14,321 | 12,681 | 11,224 | 9,947  | 8,790 | 7,756 | 6,839 | 6,018 | 5,286 | 4,631 | 4,046 | 3,526 |
| 35              | 18,503           | 16,362 | 14,485 | 12,812 | 11,336 | 10,038 | 8,867 | 7,820 | 6,892 | 6,065 | 5,325 | 4,665 | 4,074 | 3,551 |
| 36              | 18,713           | 16,532 | 14,622 | 12,924 | 11,426 | 10,112 | 8,924 | 7,867 | 6,928 | 6,090 | 5,346 | 4,681 | 4,085 | 3,558 |
| 37              | 18,975           | 16,732 | 14,787 | 13,059 | 11,537 | 10,198 | 8,996 | 7,923 | 6,973 | 6,129 | 5,375 | 4,704 | 4,104 | 3,573 |
| 38              | 19,267           | 16,968 | 14,980 | 13,219 | 11,662 | 10,303 | 9,079 | 7,989 | 7,028 | 6,173 | 5,412 | 4,732 | 4,126 | 3,591 |
| 39              | 19,634           | 17,271 | 15,219 | 13,419 | 11,822 | 10,439 | 9,195 | 8,084 | 7,107 | 6,239 | 5,466 | 4,778 | 4,164 | 3,623 |
| 40              | 20,010           | 17,574 | 15,466 | 13,610 | 11,989 | 10,570 | 9,299 | 8,172 | 7,176 | 6,292 | 5,509 | 4,813 | 4,193 | 3,645 |
| 41              | 20,410           | 17,891 | 15,720 | 13,814 | 12,145 | 10,689 | 9,394 | 8,245 | 7,233 | 6,335 | 5,542 | 4,838 | 4,210 | 3,658 |
| 42              | 20,862           | 18,226 | 15,981 | 14,006 | 12,293 | 10,806 | 9,479 | 8,304 | 7,274 | 6,365 | 5,559 | 4,846 | 4,211 | 3,655 |
| 43              | 21,450           | 18,694 | 16,344 | 14,300 | 12,526 | 10,994 | 9,629 | 8,424 | 7,370 | 6,442 | 5,621 | 4,894 | 4,251 | 3,686 |
| 44              | 22,001           | 19,117 | 16,668 | 14,537 | 12,705 | 11,126 | 9,722 | 8,493 | 7,416 | 6,469 | 5,636 | 4,901 | 4,250 | 3,680 |
| 45              | 22,721           | 19,664 | 17,098 | 14,876 | 12,966 | 11,327 | 9,883 | 8,613 | 7,513 | 6,540 | 5,692 | 4,942 | 4,280 | 3,702 |

| Leeft.<br>dlnmr | Pensioenleeftijd |         |         |         |         |         |         |        |        |        |        |        |        |        |
|-----------------|------------------|---------|---------|---------|---------|---------|---------|--------|--------|--------|--------|--------|--------|--------|
|                 | 60               | 61      | 62      | 63      | 64      | 65      | 66      | 67     | 68     | 69     | 70     | 71     | 72     | 73     |
| 46              | 23,631           | 20,370  | 17,641  | 15,311  | 13,306  | 11,602  | 10,094  | 8,783  | 7,645  | 6,649  | 5,776  | 5,008  | 4,332  | 3,742  |
| 47              | 24,710           | 21,209  | 18,302  | 15,811  | 13,705  | 11,917  | 10,349  | 8,981  | 7,803  | 6,773  | 5,877  | 5,089  | 4,397  | 3,794  |
| 48              | 25,835           | 22,032  | 18,926  | 16,284  | 14,058  | 12,180  | 10,544  | 9,125  | 7,908  | 6,849  | 5,929  | 5,123  | 4,418  | 3,804  |
| 49              | 27,267           | 23,114  | 19,739  | 16,911  | 14,536  | 12,549  | 10,829  | 9,351  | 8,081  | 6,981  | 6,029  | 5,202  | 4,478  | 3,851  |
| 50              | 29,056           | 24,442  | 20,725  | 17,650  | 15,094  | 12,984  | 11,156  | 9,603  | 8,276  | 7,129  | 6,144  | 5,288  | 4,544  | 3,899  |
| 51              | 31,136           | 25,916  | 21,810  | 18,443  | 15,691  | 13,420  | 11,488  | 9,844  | 8,451  | 7,260  | 6,239  | 5,355  | 4,589  | 3,931  |
| 52              | 33,842           | 27,850  | 23,204  | 19,477  | 16,443  | 13,994  | 11,912  | 10,167 | 8,697  | 7,445  | 6,378  | 5,461  | 4,669  | 3,990  |
| 53              | 37,498           | 30,363  | 24,981  | 20,763  | 17,387  | 14,702  | 12,445  | 10,566 | 8,998  | 7,677  | 6,556  | 5,595  | 4,770  | 4,068  |
| 54              | 42,280           | 33,541  | 27,213  | 22,346  | 18,534  | 15,552  | 13,081  | 11,038 | 9,360  | 7,946  | 6,762  | 5,753  | 4,892  | 4,160  |
| 55              | 48,923           | 37,772  | 30,013  | 24,230  | 19,871  | 16,500  | 13,756  | 11,531 | 9,718  | 8,212  | 6,954  | 5,894  | 4,992  | 4,231  |
| 56              | 59,158           | 43,844  | 33,889  | 26,805  | 21,652  | 17,770  | 14,662  | 12,189 | 10,202 | 8,574  | 7,226  | 6,097  | 5,144  | 4,347  |
| 57              | 76,087           | 52,849  | 39,234  | 30,179  | 23,868  | 19,299  | 15,736  | 12,948 | 10,750 | 8,967  | 7,511  | 6,308  | 5,299  | 4,460  |
| 58              | 109,885          | 67,899  | 47,335  | 34,978  | 26,918  | 21,325  | 17,115  | 13,922 | 11,437 | 9,466  | 7,878  | 6,575  | 5,497  | 4,607  |
| 59              | 212,412          | 98,254  | 60,792  | 42,152  | 31,126  | 24,009  | 18,871  | 15,096 | 12,261 | 10,043 | 8,290  | 6,871  | 5,709  | 4,761  |
| 60              |                  | 189,357 | 88,133  | 54,224  | 37,595  | 27,815  | 21,279  | 16,677 | 13,329 | 10,783 | 8,812  | 7,242  | 5,978  | 4,957  |
| 61              |                  |         | 171,571 | 78,995  | 48,496  | 33,722  | 24,725  | 18,844 | 14,750 | 11,745 | 9,484  | 7,720  | 6,317  | 5,202  |
| 62              |                  |         |         | 151,371 | 70,065  | 43,324  | 29,794  | 21,788 | 16,583 | 12,941 | 10,286 | 8,271  | 6,706  | 5,477  |
| 63              |                  |         |         |         | 135,208 | 62,847  | 38,290  | 26,216 | 19,155 | 14,537 | 11,317 | 8,959  | 7,169  | 5,800  |
| 64              |                  |         |         |         |         | 122,251 | 55,372  | 33,645 | 23,052 | 16,788 | 12,708 | 9,852  | 7,761  | 6,202  |
| 65              |                  |         |         |         |         |         | 105,091 | 48,153 | 29,396 | 20,102 | 14,618 | 11,034 | 8,517  | 6,703  |
| 66              |                  |         |         |         |         |         |         | 91,966 | 42,192 | 25,629 | 17,477 | 12,673 | 9,514  | 7,334  |
| 67              |                  |         |         |         |         |         |         |        | 81,188 | 36,879 | 22,355 | 15,177 | 10,940 | 8,201  |
| 68              |                  |         |         |         |         |         |         |        |        | 70,335 | 32,008 | 19,331 | 13,053 | 9,404  |
| 69              |                  |         |         |         |         |         |         |        |        |        | 61,227 | 27,655 | 16,586 | 11,208 |
| 70              |                  |         |         |         |         |         |         |        |        |        |        | 52,461 | 23,628 | 14,205 |
| 71              |                  |         |         |         |         |         |         |        |        |        |        |        | 44,590 | 20,206 |
| 72              |                  |         |         |         |         |         |         |        |        |        |        |        |        | 38,396 |

Bovenstaande ruilfactoren zijn geslachtsonafhankelijk en collectief actuariael gelijkwaardig vastgesteld. Voor tussenliggende leeftijden kan de ruilfactor worden berekend door rechtlijnige interpolatie.  
Voor het laatste jaar voor pensioendatum wordt een afwijkende berekeningssystematiek gehanteerd, zie onderstaand voorbeeld.

Pensioendatum pensioenregeling: 68 jaar Leeftijd bij uitruil: 67 jaar en 3 maanden Ruilfactor op leeftijd 67 jaar en 3 maanden:  
 $[12 / (12\text{-aantal maanden groter dan } 67 \text{ jaar})] * \text{factor leeftijd } 67 \text{ jaar} = [12 / (12-3)] * 81,188 = 108,2507$

Gewijzigd: 27-07-2017